

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)**

IN RE: MICHAEL PATRICK CREEDON AND REGINA ANNE CREEDON Debtors	Case No. 23-12202-pmm
Wells Fargo Bank, National Association as Trustee for Asset Backed Securities Corporation Home Equity Loan Trust 2003-HE6, Asset Backed Pass- Through Certificates, Series 2003-HE6, Movant	Chapter 13
vs. MICHAEL PATRICK CREEDON AND REGINA ANNE CREEDON Respondents	11 U.S.C. §362

**CERTIFICATION OF DEFAULT**

**BROCK AND SCOTT, PLLC**, attorneys for Movant, hereby certifies that the above-captioned Debtors have failed to comply with the terms of the Stipulation approved by the U.S. Bankruptcy Judge on January 22, 2024.

In accordance with the terms of said Stipulation agreed to by the parties, the Automatic Stay is hereby lifted as to permit Movant to proceed with their State Court remedies upon Debtors' failure to cure the default.

/s/Andrew Spivack  
Andrew Spivack, PA Bar No. 84439  
Matthew Fissel, PA Bar No. 314567  
Mario Hanyon, PA Bar No. 203993  
Ryan Starks, PA Bar No. 330002  
Jay Jones, PA Bar No. 86657  
Attorney for Creditor  
BROCK & SCOTT, PLLC  
3825 Forrestgate Drive  
Winston Salem, NC 27103  
Telephone: (844) 856-6646  
Facsimile: (704) 369-0760  
E-Mail: PABKR@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**  
*Philadelphia Division*

IN RE:  
MICHAEL PATRICK CREEDON AND REGINA  
ANNE CREEDON

Case No. 23-12202-pmm

Wells Fargo Bank, National Association as Trustee  
for Asset Backed Securities Corporation Home  
Equity Loan Trust 2003-HE6, Asset Backed Pass-  
Through Certificates, Series 2003-HE6,  
Movant

Chapter 13

vs.

MICHAEL PATRICK CREEDON AND REGINA  
ANNE CREEDON,  
Debtors

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Certification of Default has been electronically served or mailed, postage prepaid on this day to the following:

Via Electronic Notice:

MICHAEL A. CIBIK, Debtor's Attorney  
1500 Walnut Street  
Suite 900  
Philadelphia, PA 19102  
mail@cibiklaw.com

KENNETH E. WEST, Bankruptcy Trustee  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107

Office of United States Trustee, US Trustee  
Robert N.C. Nix Federal Building  
900 Market Street, Suite 320

Philadelphia, PA 19107

Via First Class Mail:

MICHAEL PATRICK CREEDON  
4 SALJON COURT  
MAPLE GLEN, PA 19002-3012

REGINA ANNE CREEDON  
4 SALJON COURT  
MAPLE GLEN, PA 19002-3012

Date: April 10, 2024

*/s/Andrew Spivack*

Andrew Spivack, PA Bar No. 84439

Matthew Fissel, PA Bar No. 314567

Mario Hanyon, PA Bar No. 203993

Ryan Starks, PA Bar No. 330002

Jay Jones, PA Bar No. 86657

Attorney for Creditor

BROCK & SCOTT, PLLC

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Winston Salem, NC 27103

Telephone: (844) 856-6646

Facsimile: (704) 369-0760

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